Achievement of Market-Friendly Initiatives and Results Program
(AMIR 2.0 Program)

Funded By U.S. Agency for International Development

Geographic Information System (GIS) Application
for Mapping Microfinance Institutions in Jordan
Assessment Report

Final Report

Deliverable for MEI Component, Task No. 335.1.2
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A. Introduction

This trip report describes the tasks associated with the scoping mission for the use of the Geographic Information System (GIS) by the Microenterprise Initiative (MEI) of the AMIR project, which was conducted from September 22 to October 11, 2002.

In the summer of 2002, the Microfinance Donor Coordinating group requested that USAID take a lead in developing a geo-referenced information system for mapping donor assistance programs in the microfinance sector in Jordan. The MEI component of the AMIR program was then charged with the task of coming up with a scoping study to implement such an initiative. The purpose of this initiative was to help improve the effectiveness of donor-supported programs by enhancing the exchange of information in the microfinance sector in Jordan and in seeking areas of cooperation and synergy.

The principal objective of this activity is to design a GIS application for mapping micro-finance institutions (MFI) in Jordan. Using the GIS mapping application, users will be able to perform basic query and search key variables included in the information about each MFI, such as number of loans, portfolio, and donors or sources of funding. The GIS application will greatly improve the quality of data available to MFIs and to the donor's community and government institutions interested in microfinance sectors in Jordan. It will assist in their resource evaluations and planning decisions.

The major tasks associated with this assignment included:

- Initial evaluation of how the MEI component of the AMIR project promote the use the GIS to enhance planning and management of the sector
- Identification of base maps for the development of the GIS application
- Review the availability of data sources and define the scope and extent of data acquisition to support the development of the GIS application
- Design the structure of the information to be collected for the development of the GIS application
- Develop recommendation for possible follow-up activities and procurement to support the development of the GIS application

Ms. Suhair AlKhatib, the Business Management Specialist of the AMIR project, served as the primary point of contact for the implementation of this initial GIS scoping assignment. She also developed the program and arranged for all meetings (see Annex A).

B. Background

The microfinance sector in Jordan has grown significantly in the last few years, which has resulted in a large number of institutions providing financial and business services throughout the Country. Multiple donors are currently involved in supporting different MFIs, sometimes competing for the same client base in the same locations, while other location are under-covered. Also the growth and expansion of certain MFIs have resulted

in the need for the opening of new branches outside of their primary focus area. All these tendencies point out the need to link the information database with the geographic location to facilitate the monitoring, analysis and planning of the microfinance development and growth.

GIS has an increasingly widespread use in banking and microfinance business applications throughout many countries. It is an efficient tool that can be used to address many issues listed above such as analyzing the spatial distribution of the current microfinance loans and determining the new areas for expansion. Basic queries, such as which MFIs are supported by a given donor, or which MFI is working in a given area can be done easily using the GIS. It is a flexible and expandable tool where many other uses can be easily added as the supporting dataset becomes available.

A GIS is an innovative system for the compilation, manipulation, storage, analysis, and visualization of spatial data in digital form. Presentations of data using GIS have proved to be an advanced and innovative way to share data to enhance the usual table and graph appearance. The color-coding in the maps gives life to a set of data usually tabulated and drawn as lines and dots. In fact, the senior planners and managers find the GIS technology more appealing because they can immediately relate the data and analysis presented in enhanced visual forms.

GIS data sets are made up of layers or collections of geographic objects or features. Features in a layer are characterized by their shape, size, and location. The location of each feature is defined by a pair of x, y coordinates. Information about the features in a layer is stored in a related table called an attribute table. The attribute table has a record (or line) for each feature and a field (or column) for each category of information. The link between the map features and their attributes allows the user to query any specific information in the table and display it on the map or identify a feature on the map and see all the information about it in the attribute table.

Anything that has a fixed location can be integrated into a GIS layer. In this regard, the location of MFIs and their branches can be integrated into the GIS as a layer of points representing their locations. The key is to collect additional data that is affiliated with each point presented in the layer (ex number of loans, loan portfolio, for microfinance institutions). The data component usually constitutes the bulk of the investment into the GIS. More that 90% of the GIS effort is usually devoted to data capture and collection.

C. GIS Applications for the Microfinance Sector

Many GIS capabilities, such as its inherent power to present data in its true spatial relationships, its advanced visualization and display techniques, and its capacity for alternative strategies and monitoring results, suggest potential applications that go beyond the current objectives of mapping microfinance institutions in Jordan. Most business decisions in the micro-finance sector involve some part of geographic information. You will find geographic elements throughout databases of loan applications and any market surveys. The GIS can be applied to a wide range of business applications in the microfinance sector, such as:

Market analysis: Analysis and presentation of customer-characteristics to assist in strategic planning, identification of customer target areas, definition of boundaries of branch service areas and their area of expansion according to pre-selected criteria (e.g. number of enterprises or population per branch; road access; etc.).

Performance analysis: Monitoring the impact of financial services (changes in income, employment created, and similar parameters related to an improvement of living standards of targeted groups).

Based on the rapid assessment of how to integrate the GIS as a tool to improve planning and management of MEI program, we come up with four initial applications:

1. Mapping MFIs in Jordan
2. Mapping Enhanced Productivity Centers (EPCs)
3. Mapping Jordanian IT Community Centers (JITCC)
4. Enhancing the MFI Management Information System (MIS)

During this scoping mission only the design of the mapping of MFIs was addressed in detail in this report. The GIS application for the JITC, EPCs, and MFI MIS layers will be addressed in the second phase of the GIS applications development.

1- Mapping micro finance institutions

The GIS will address the identified need for developing a mapping application for the analysis of spatial patterns and relationships of all microfinance institutions and donors-sponsored programs in Jordan. The idea is to be able to locate on a map all MFIs and then click on any one of them to generate related information about these institutions. This objective could be easily accomplished using GIS datasets which include a layer of points identifying exact locations of all MFIs and their branches linked to an attribute database containing all the information of interest such as identification information, loan delivery mechanisms, performance indicators, and donor-funded projects.

2- Mapping Business Development Service centers (BDS)

A GIS layer containing points representing the location of Business Development Centers could be developed the same way as the MFIs. In 2002, the Ministry of Planning contracted with MMIS to establish 21 EPCs throughout Jordan with two advisors for each center. A database linked to BDS GIS layer can help in the analysis of the performance of each center and if linked to socio-economic data in their targeted zones, could also assist in developing their market strategies.

3- Mapping Jordanian IT Community Centers (JITCC)

There are currently 70 JITCCs in Jordan. Apparently, these centers are already geo-referenced under a Ministry of IT project which is trying to connect all the schools in Jordan using fiber optics. The JITCC coordinate points could be integrated into the GIS as a layer and attribute data developed to serve the development of a GIS application for the JITCC.

4- Enhancing the MFI management information system

As MFIs grow and reach a large number of customers spread all over the country, their need for efficient information systems increases. AMIR project assisted four MFIs in developing their Management Information System (MIS), which includes the basic information about each borrower in a computer database, generated from the borrower's application forms and bank's loan information and monitoring data. The database usually includes information about the location of the borrower including the city, the district, the sub-sector, and the address.

Linking the current information included in the MIS with socio-economic data and the geographical location from the geographic information system (GIS), can provide an important analysis tool to MFI managers and provide some answers to the commonly asked questions such as:

- Who and where are my existing customers?
- Who and where are my potential customers?
- How successfully have I penetrated the market?
- Where are the best sites for facility expansion?
- Which areas (districts) have a high rate of loan repayment delinquency?

Most of the MFIs managers we talked to expressed a great interest in integrating the GIS into their MIS. However, for the GIS technology to be used efficiency by the MFIs, it has to be fully supported and developed by them. Initial technical support could be provided to design the system and train the staff.

D. Base maps

One of the first steps in building the GIS application is to identify basic digital maps representing important layers of administrative and infrastructure information to serve as basis for representing and analyzing the spatial distribution of microfinance institutions. Integration of basic information into the present GIS application should be limited in the beginning to the strict minimum required to meet the assigned objective, which include the following:

- Administrative limits (governorates and districts)
- General infrastructure (primary and secondary roads)
- Principal cities and towns

GIS development can be greatly accelerated if the base maps needed for the GIS application are already available in digital form, thereby reducing the amount of data digitalization and conversion effort. Both the National Geographic Center and the Info Graph provide the needed base maps in digital form with appropriate scales. The National Geographic Center is the Government institution responsible of producing maps in Jordan. Info Graph is the local representative of ESRI for procurement in Jordan of its products including ArcView licenses.

Scale is a very important consideration in any GIS development. Two levels of scales of base mapping were needed. The scale of 1/250,000 was chosen for GIS applications at a national level. Examples of this type of GIS application include the analysis of the distribution of MFI branches linked to the spatial distribution of socio-economic indicators presented by administrative divisions such as districts and governorates. The 1/2,500 scale mapping supports GIS analysis at the city levels such as the overlay of the spatial distribution of MFI headquarters in the Greater Amman linked to socio-economic information about the district and sub-districts levels of the city.

The combination of GIS applications at a scale of 1/250,000 at the national level and 1/2,500 at the greater Amman level is beneficial in providing baseline data to start realistic application development and to demonstrate the power of GIS in integrating and analyzing data at different levels of details.

A request for the procurement of the base maps from the two institutions was issued. Info Graph provided digital map data of Jordan in a format compatible with the GIS software used to develop the MFI GIS base maps: data projected in two projection systems commonly used in Jordan and presented in ESRI/ArcView shape files format. The price was reasonable and much lower than the price provided by the Royal Geographic Center for the same map data. Therefore, AMIR program procured the following digital data from Info Graph:

1. Country-level data at the scale of 1/250,000
   - Administration boundaries of Jordan (Governorate & District levels)
   - Main & Secondary roads of Jordan
   - Cities, towns & villages of Jordan

2. City-level Data at the scale of 1/2,500
   - Greater Amman District Boundaries
   - Greater Amman Sub-district Boundaries
   - Greater Amman Main Streets

E. MFIs Mapping Application Development

E1. Preliminary Design

Based on the main objective of this assignment and discussions with AMIR MEI staff, USAID, and with the Donor's Coordinating Group, it was decided to give priority to the development of the MFIs mapping application. The Donors Coordinating Group presented information about seven projects that are currently supported by some donors, which include USAID (AMIR), Canada-CIDA, CARE int., European Union, and JICA. Using the information provided about these microfinance projects along with information about the main MFI operating in Jordan, obtained from other sources such as the Ministry of planning, a preliminary GIS application was designed. This application was presented to the Donor's Coordinating Group in a meeting held on October 3, 2002 at the UNDP headquarters in Amman. The objective of the presentation was to introduce the end users to the GIS capabilities and to generate their feedback about the anticipated results. The participants were very enthusiastic about the product presented, which once finalized will constitute an important result produced by the group that will contribute to improving their coordination and communication effort. The participants expressed an interest in proceeding with the collection of data required to finalize the application.

E2. Data Requirement

E2.1 MFIs map layer

MFIs localization map

The localization of each microfinance institution is presented on a map by a point defined by its x and y coordinates. The coordinate of each point can be extracted either from a geo-referenced map or calculated using a hand held GPS unit at the site. The localization of all MFIs, including their branches, will constitute the main layer to be integrated into the GIS.

The extent of the MFIs geo-referencing effort relies on many factors, which requires the investigation, inventory, and preparation of source materials. These factors include the type of MFIs to include and the availability of a list with the exact location of each one. Currently there are around 20 main microfinance institutions in Jordan; four of them are supported by AMIR project (Ahli Micro-financing company, Jordan micro-credit company, Micro-fund for women, and CHF). Some of them have several branches distributed throughout the whole country. A preliminary list of these institutions is presented in Table 1. The list is probably not complete, but constitutes a good working list to start with. The list should be checked with the Ministry of Planning and the Ministry of Social Development for completeness. Other institutions will be added to the table as the information become available.

Table 1. Preliminary List of MFIs in Jordan

MFI_ID	ACRONYM	NAME	Number of Branches*
1	MFW	Microfund for Women	9
2	AMC	AlAhli Microfinancing Company	4
3	JMCC	Jordan Micro-Credit Corporation	2
4	JACP/CHF	Jordan Access to Credit Project	9
5	DEF	Development and Employment Fund	1
6	OF	Orphans Fund	17
7	ACC	Agriculture Credit Corporation	20
8	NAF	National Aid Foundation	31
9	PHDC	Public Housing and Development Corporation	2
10	IDB	Industrial Development Bank	4
11	UNRWA	UN Relief and Work Agency	11
12	CARE	CARE	1
13	SC	Save the Children	4
14	ADF	Aid for Development Foundation	1
15	CHF	Community Habitat Finance	15
16	JOHUD	Jordanian Hashemite Fund for Human Development	48
17	NHF	Noor Al-Hussein Foundation	17
18	GUVS	General Union of Voluntary Societies	12
19	JRF	Jordanian River Foundation	3
20	NEF	Near East Foundation	1
* Source: Department of Planning (2000)			

Attributes Data

The first attribute table that should be associated with the MFI layer is the identification information of each MFI and each branch. The attribute table should contain a unique identification number for every record representing each location or point in the MFI layer. We can also include in the attribute table other basic data that identifies each MFI or each branch. Other general information about each point in the map could be included in separate tables with no spatial proprieties. These tables can be linked or joined to the attribute table as long as they contain an attribute common to the main attribute table of the spatial MFI layer such as the MFI identification (or code) number. The information contained in these tables can be used to query or symbolize the MFIs layer.

The final list of information to be included in the MFIs data tables must be based on a thorough understanding of the need for its use along with its availability and accessibility. All attributes should be structured and standardized to facilitate their integration into the GIS and later their use in the query, analysis, and visualization on a map.

In the preliminary design of the application, we identified the following data for the development of the GIS application. The information is structured in four related tables to facilitate GIS query and analysis.

- MFI Identification Information

Table 2. Identification Information

MFI Headquarter	For each MFI Branch
- MFI Code Number - Acronym - MIF name - Address - City/Town - District/Governorate - Telephone - E-mail - Year founded - Institution Status - Total Number of Workers - Number of branches	- MFI Code Number - Branch Code Number - Branch Name - Address - City/Town - District/Governorate - Telephone - E-mail - Year started Loan Operations - Number of loan officers

- MFI General Loan Delivery Information

Table 3. General Loan Delivery Information

- MFI code number
- Year started loan operations
- Target Sector
- Target Area
- Target Clients
- Minimum loan size
- Maximum loan size
- Minimum loan term
- Maximum loan term
- Minimum interest rate
- Maximum interest rate

- MFI Performance Information

Table 4. Performance Information

MFI Headquarter	For each MFI Branch/District/Governorate
- MFI Code number - Year information updated - Number of loans disbursed since start - Amount of loans disbursed since start - Number of active loans % of women active borrowers - Total value of active loans - Repayment rate - Operation sustainability - Financial sustainability	- MFI code number - Branch Code number - Number of active loans % of women active borrowers - Total value of active loans - Repayment rate

- MFI Project Information

Table 5. Project Information

- Project Code number
- MFI code number
- Project title
- Objective
- Funding sources (Donor)
- Implementing partner
- Funding amount
- Starting year
- Ending year
- Number of loans disbursed
- % of women borrowers
- Amount of loans disbursed

A database questionnaire for the collection of the information in Tables 2, 3, 4, & 5 is presented in Annex B.

E2.2 Administrative Division Layers

Map layers

The administrative divisions of Jordan at a scale of 1/250,000 were integrated into the GIS as base layers and include all governorates and sub-governorates (Districts). In addition to supporting the display of MFIs layer, these layers will be valuable in performing analysis to answer geographic questions and displaying information about the socio-economic indicators of interest to micro-finance sector analysis, such as population distribution, unemployment rate distribution, businesses distribution, and income distribution. The complete list of governorate and districts is presented in Annex C.

Attributes Data

Information included for each administrative division can be used for many purposes such as querying MFIs by administrative division, symbolizing each division by population classes or income categories etc. The selection of data to include with the administrative layers depends on the need for its use in the GIS analysis along with its availability and accessibility. Only the information available should be considered here. The first source of such information is the Department of Statistics. This Department publishes a statistical yearbook, which contains mostly aggregated data at the national level of major socio-economic indicators. However, the Department of Statistics is willing to supply detailed information at the district level for the published indicators through a formal request. The list of main socio-economic indicators needed for GIS analysis of micro-finance sector at each administrative level (District and Governorate) include the following:

- Estimated population by sex by district
- Average income per capita by district (classified in three classes: <313.5; 313.5-600; and >600 JD)
- Average unemployment rate by sex by district
- Number of establishments by economic activity by district
- Number of establishments by economic activity and categories of declared capital and by district

F. Recommendations for Next Steps

The GIS has several applications in the micro finance sector in Jordan. The development and implementation of these applications requires a clear vision of how to use GIS on a continued basis and a strong commitment in term of data integration and maintenance of the GIS system. The best approach for implementing any GIS system is to start with development of a targeted application which addresses a specific need and then build on it to expand and develop new GIS applications. The GIS is a flexible and expandable tool where many other uses easily can be added as supporting becomes available and new applications are identified.

The following recommendations are proposed in support of developing a GIS application for mapping MFIs in Jordan.

F1. Data Acquisition

It is highly recommended to proceed immediately with the development of a complete geo-referenced database containing general information about the important MFIs operating currently in Jordan. The information required is not complex and should be accomplished in a reasonable period of time and cost. The questionnaire to be filled by each institution was prepared during the preliminary design phase and is presented in Annex B. The following steps area recommended for accomplishing this task:

- AMIR takes a lead in data collection and entry by hiring a data collector (surveyor) to implement the MFI database survey. A scope of work has been prepared and is presented in Annex D. This task should be implemented immediately and will last for a period of approximately one month.
- Distribute the questionnaire to keys donor's participants for information and input along with a letter explaining that AMIR is taking the lead in gathering information about MFIs to finalize the GIS application.
- Test the questionnaire, presented in Annex B, with two MFIs before developing a final questionnaire to be sent to all MFIs.
- Send the questionnaire to identified microfinance institutions (after it has been tested) along with a letter explaining its purpose and indicating the expected time for receiving a response (1 week).
- Visit all identified MFIs to complete and supplement required information. This visit will also be used also to further explain further the purpose of the activity and to foster their interest and cooperation in providing data on a periodic basis for the update purpose.
- Enter data in database tables compatible with the GIS software.

F2. Application Development

In the MFIs mapping application, data related to general identification information, loan delivery information, performance information, and project information will be integrated into the GIS attribute database for each MFI and its corresponding branches. The GIS application will allow data overlay and analysis of all data collected and integrated into the GIS. This means that all survey data can be displayed in easy-to-read maps. However, GIS is much more than maps. The information linked to each MFI as well as main socio-economic indicators by administrative divisions (Governorates and districts) can be used for querying and searching the MFI's data by geographic location or data that meets specific requirements or the projects supported by a given donor. For example, areas of operation of each MFI or each project will be easily identified and a visual presentation would be generated and further analysis performed.

The GIS database will be structured to allow for this type of query and display of results. The application will developed using ArcView/GIS software. The Donor's group will be

used as a first forum to present the GIS application and get feedback to make the finished product more informative and easy to use. This would contribute to a natural synergy in sharing information and would help build an ownership of the product.

F3. Installation and Training

An ArcView GIS license should be procured to support the installation and development of the MFI GIS application. The quoted price of ArcView/GIS software version 8.2 provided by Info Graph, the local ESRI GIS product distributor, was around $ 2,000.

Following the development and installation of the software, demonstrations will be needed to introduce the application to the end users. AMIR program could lead this task and provide a two- to three-day training, which would also include also an introduction to ArcView GIS software. Priority should be accorded to AMIR and donor representatives and cooperating MFIs. Other government organizations can eventually be introduced to the GIS application, once priority users have been defined and a leading organization selected. It is recommended that at least one individual from these organizations who is computer-literate be well-versed in the GIS application.

F4. Other GIS Applications

After the development of the MFIs mapping application, it is highly recommended to build on this experience and extend the use of the GIS to other areas of interest such as developing GIS application for Jordan IT Community Centers (JITC), Business Development Service (BDS), Enhance Productivity Centers (EPCs) and others. The issue of integrating these elements into the current GIS application was discussed but could not be completely addressed during the three week GIS scoping mission.

F5. Hosting GIS Applications

Since AMIR and USAID commissioned the development of the current GIS application, it may be preferable to continue serving as its custodian until the end of the AMIR Program. Local data collectors and system development can be contracted, as needed, to maintain the data and update GIS products. At a later stage, once the MFI GIS application has been tested and feedback and comments have been incorporated in the final version, then AMIR may consider publishing it on the Web using the MapService component of ArcIMS software. This ArcIMS software is the ESRI software that brings GIS to the Web by providing the ability to perform basic GIS spatial analysis using the Internet. Once it is installed on a Web service, it will provide an integrated approach to maintaining the GIS application on the Web (GIS-enabled Web site).

AMIR program may also which to help strengthen a national institution to play this role and assume its custodianship. The Ministry of Planning seems to be the appropriate government institution that may be considered first. Its Social Productivity Program Unit performed two national surveys of micro-finance institutions in Jordan (1999 and 2000).

F6. Implementation Plan

Activity	Oct. 02		Nov. 02		Dec. 02		Jan. 03	
1. Data Acquisition								
- Hire data collector (surveyor)		▨						
- Distribute the questionnaire for comments		▨						
- Test & finalize the questionnaire		▨						
- Send the questionnaire to all MFIs			▨					
- Visit the identified MFIs				▨				
- Enter data in database tables				▨	▨			
2. Application Development						▨		
3. Installation & Training							▨	
4. Design other GIS applications								▨

ANNEX A. Individuals met during the assignment
(Sep. 2 – Oct. 7)

- Ms. Terri Kristalsky. MEI component Leader. AMIR project
- Ms. Suhair AlKhatib, Business Management specialist, AMIR Program
- Mr. Steve Wade. AMIR Program Director
- Ms. Arwa A. Hamdi. Program Management Specialist, USAID
- Mr. Richard Dreiman. AMIR Program Supervisor
- Mr. Jamil El Wheidi, Microfinance Specialist AMIR Program
- Ms. Winki Williamson Project Manager, DFID Capacity Building Project. Coordinator of the Microfinance Croup
- Ms. Salwa Bamieh, Director MMIS
- Mr. Omar AlRafie, Director, Social Productivity Program Unit, Ministry of Planning
- Mr. Mohamed M. Al-Kassem, Socio-Economic Research Assistant, Social Productivity Program Unit, Ministry of Planning
- Mr. Mazen Amarin, Consultant, National Information Center
- Mr. Tayseer Anis, GIS Division, Department of Statistics
- Mr. Jamal A. Alawin, Head, Public Relations, Department of Statistics
- Mr. Wajdi Y. Akeel. Director, Public Relations & Dissemination. Department of Statistics
- Ms. Lamia Sakat, Senior Micro finance Specialist, JPAP Program
- Mr. Perit Hakuz, Senior Staff, Information Technology, JPAP Program

ANNEX B. Database questionnaire for mapping MFIs in Jordan

DATABASE QUESTIONNAIRE

Respondent: Date:

A. GENERAL HEADQUARTER INFORMATION

1. IDENTIFICATION INFORMATION

MFI Code Nb.	Acronym	MIF Name:		
Headquarter Address		City/Town	District	Governorate
		Telephone	E-mail	
		Year founded	Institution Status*	Total Nb. of workers	Nb. of branches
*Institution Legal Status: Private Co. – Governmental - International – Other specify				

2. GENERAL LOAN DELIVERY INFORMATION

Year started loan operations	Target Sector*	Target Area**	Target Clients***
Min. loan size (JD)	Max. loan size (JD)	Min. loan term (months)	Max. loan term (months)	Min. interest rate (%)	Max. interest rate (%)

* Target sector: Commerce, Manufacture, Medical, Small industries, Construction, Agriculture, Energy,
          Services, Tourism, IT, other (specify).
** Target area: Urban - Rural, Both
*** Target clients: Women – Other (specify)

3. PERFORMANCE INFORMATION
(Include headquarter branch information in Table 3.2)

Year information was updated	Number of loans disbursed since start	Amount of loans disbursed since start (JD)	Number of active loans	% of women active loans
Total value of active loans (JD)	Repayment rate (%)	Operation sustainability (%)	Financial Sustainability (%)	

4. PROJECT INFORMATION

Project code Nb.	MFI code Nb.	Project title		Objective (less than 100 words)	
Funding source (Donor)	Implementing partner				
Funding amount (JD)	Starting year	Ending year	Number of loans given	% of women loans	Amount of loans distributed (JD)

Project code Nb.	MFI code Nb.	Project title		Objective (less than 100 words)	
Funding source (Donor)	Implementing partner				
Funding amount (JD)	Starting year	Ending year	Number of loans given	% of women loans	Amount of loans distributed (JD)

Project code Nb.	MFI code Nb.	Project title		Objective (less than 100 words)	
Funding source (Donor)	Implementing partner				
Funding amount (JD)	Starting year	Ending year	Number of loans distributed	% of women borrowers	Amount of loans distributed (JD)

B. BRANCH GENERAL INFORMATION
(NOTE: Include headquarter information that is not reported at the branch level)

1. BRANCH IDENTIFICATION INFORMATION

MFI Code Nb.	Branch Code Nb.	MFI Name			
1.3 Address		City/Town	District		Governorate
		Telephone		E-mail	
		Year started loan operations		Nb. of loan officers	

Governorate	District	Nb. of active loans	% of women in active loans	Total value of active loans (JD)	Repayment Rate (%)

ANNEX C. List of Districts by Governorate in Jordan

LIST OF DISTRICTS BY GOVERNORATE			
GOV_ID	GOVERNORATE	DISTRICT	DIST_ID
1	Irbid	AL Aghwar ash Shamaliyya	
		AL Kura	
		AL Mazar ash Shamali	
		Al Wasatiyya	
		Ar Ramtha	
		At Tayyiba	
		Bani `Ubayd	
		Bani Kinana	
		Qasabat Irbid	
10	Maan	AL Husayniyya	
		AL Jafr	
		AL Muraygha	
		Ash Shawbak	
		Maan	
		Wadi Musa	
11	Tafileh	AL Hisa	
		balama	
		Busayra	
		Day al Kahf	
		Irhab	
		Qasabat at Tafila	
12	Aqaba	AL Quwayra	
		Qasabat al `Aqaba	
		Wadi `Araba	
2	Mafraq	Al Badiya ash Shamaliyya	
		Ar Ruwayshid	
		Husha	
		Qasabat al Mafraq	
		Sabha	
		Sama as Sarhan	
		Umm aj Jimal	
3	Ajloun	Ajlun	
		Kufranja	
4	Jarash	AL Mastaba	
		Burma	
		Jarash	
5	Balqa	Al Arda	
		Ash Shuna al Janubiyya	
		Ayn al Basha	

		Dayr Alla	
		Ira wa Yarqa	
		Mahis wa al Fuhays	
		Qasabat as Salt	
		Zay	
6	Zarka	Ad Dulayl	
		Al Azraq	
		AL Hashmiyya	
		Ar Rusayfa	
		Birayn	
		Qasabat az Zarqa	
7	Amman	AL Jamiah	
		AL Jiza	
		AL Muwaqqar	
		AL Quaysmh	
		Marka	
		Naur	
		Qasabat Amman	
		Sahab	
		Umm al Basatin	
		Umm ar Rasas	
		Wadi as Sir	
8	Madaba	Al Arid	
		Dhiban	
		Qasabat Madaba	
9	Karak	AL Masar al Janubi	
		AL qasr	
		AL Qatrana	
		Ayy	
		Faqu	
		Ghawr al Mazra`a	
		Qasabat al Karak	

ANNEX D. Scope of Work for the MFIs Survey

A. Background

The microfinance sector in Jordan has grown significantly in the last few years, which has resulted in a large number of institutions providing financial and business services throughout the country. Multiple donors are currently involved in supporting different micro-finance institutions (MFIs) sometimes competing for the same client base in the same locations, while other locations are under-covered. Also the growth and expansion of certain MFIs have resulted in the need for the opening of new branches outside of their primary focus area.

All these tendencies point to the need to develop an information database linked with the geographic location to facilitate the monitoring, analysis and planning of the microfinance development and growth. The geo-referenced micro finance project information is needed by donor organizations and implementing partners to coordinate their activities and show the geographic distribution of project impact. This type of information is also very useful for microfinance planners to determine new areas for expansion. Many other uses can be envisioned for this type of information system.

B. Objective

The objective of this task is to implement a survey for gathering preliminary information of the microfinance institutions in Jordan suitable for integration with a geographic information system (GIS) through defining locations as well as administrative units.

C. Tasks

The implementation of this SOW includes the steps outlined below.

1. Obtain an up-to-date list of all microfinance institutions (MFIs) operating in Jordan, including the list of their respective branches. Annex 1 presents a preliminary list of important MFIs. The resulting list must cover all major MFIs functioning in Jordan as of October 2002.

2. Geo-reference the location of the MFIs headquarters and heir respective branches. The coordinates (latitude and longitude) of each location should be identified and reported either using a topographic map and information obtained form the address provided in the questionnaire or through using a global positioning systems (GPS) and visits to the actual site.

3. Obtain general information from each MFI which include identification, loan delivery mechanisms, performance, and projects information. The preliminary list the variables to be filled out for each MFI is presented in the questionnaire form attached (Annex 2).

4. Create a structured database with the basic information collected above compatible with a geographic information system (GIS).

D. Deliverables

1. A database (on a diskette or a CD) containing all the information collected for each MFIs and their respective branches and projects. This database should be presented in a structured and standard format that is accessible by the ArcView GIS software such as dBase and Access.

2. A report detailing the steps undertaken during the implementation of the survey and the contents of the database.

E. Timing

It is expected that the implementation of this activity will start immediately for duration not to exceed one month.